

**To:** Pease, Michael[pease.michael@epa.gov]  
**From:** Risk & Insurance  
**Sent:** Thur 8/13/2015 2:10:59 PM  
**Subject:** R&I ONE: Chronic fatigue in the air • nuisance drones • absence management challenges • fixing patents • smart analytics needed • Panama Canal restricts ships • wind power may stall • and more.

**Best of the Week. Handpicked by Risk & Insurance® Editors.**

**Latest From Risk & Insurance®**

**DMEC Conference**

**Demographics, Regulations  
Pose Challenges for Absence  
Management**

**Attendees of the 2015 DMEC Annual  
Conference reviewed both obstacles  
and progress in absence management.**

WC Forum | 4 min read

**Risk Insider: Beaumont Vance**

**We Don't Need More Data, We  
Need Smart Analytics**

**Simply having lots of data gets us  
nowhere. We need a different approach.**

Risk Insider | 3 min read

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## Risk Management

### The Profession

**Ken Davis, the director of risk management for Nuverra Environmental Solutions, says the industry is getting better at education, but still has room to grow.**

August 2015 Issue | 5 min read

**Risk Insider: Matthew Nielsen**

## **California Dreamin'**

**Wishes for a wet winter may lead to unexpected catastrophe.**

Risk Insider | 3 min read

## **The Law**

### **Legal Spotlight**

**A look at the latest decisions impacting the industry, including an insurer's duty to defend when a policyholder knowingly errs.**

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## **The Quality Assurance Journey**

**Helmsman TPA is changing the claims management game with their enhanced quality assurance process, a welcome departure from the industry standard checklist approach.**

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## **Column: Risk Management**

### **Naked Risks**

**Three-quarters of the risks associated with the Pan American Games were uninsured. Time for ERM at its finest.**

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**'Text neck' and contemporary offices**

Infographic: The Risk List  
**6 Workers' Comp Risks for the  
New Economy**

**are just a few risks that create new  
potential for workplace injuries.  
Presented by Travelers.**

The Risk List | 2 min read

**Best From Elsewhere**

**Air Controller Study Shows Chronic Fatigue**

// Associated Press

**Air traffic controllers' work schedules often lead to chronic fatigue,**

making them less alert and endangering the safety of the national air traffic system, according to a study the government kept secret for years.

**Drones a Growing Nuisance Across the U.S.**

// Washington Post

Drone operators are rapidly becoming a national nuisance, invading sensitive airspace and private property -- with the regulators of the nation's skies largely powerless to stop them.

**Building Land With a Rising Sea**

// Science Magazine (*subscription req.*)

Coastal lowlands are increasingly exposed to flood risks from sea-level rise and extreme weather events. Megacities like Shanghai, London, New York and Bangkok that lie in vast river deltas are particularly vulnerable. Managing the risks of such disasters requires investments in short-term emergency response and long-term flood protection

**EPA Spill of Toxic Mine Waste Three Times Bigger Than Originally Reported**

// Newsweek

More than 3 million gallons of water laden with arsenic, lead and other metals had gushed out of the abandoned Gold King Mine site in Colorado into the Animas River -- three times the amount the EPA previously thought.

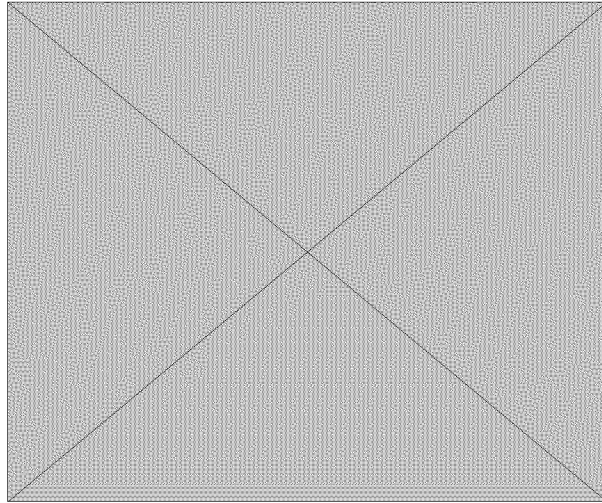
**El Niño Drought Forces Panama Canal to Restrict**

## **Ship Size**

// WSJ

Falling water levels, a byproduct of an El Niño-triggered drought, is forcing the Panama Canal to limit container ships to 39 feet of draft, a small reduction that will affect nearly 20 percent of vessels passing through the waterway.

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## **Don't Count on Geoengineering the Oceans**



// MIT Technology Review

The effects of our greenhouse-gas emissions on the oceans are likely to last for centuries, even if we manage to remove huge amounts of carbon dioxide from the air.

### **U.S. Wind Power Faces Stiff Winds**

// Fortune

It's cheaper than at any time in history to build big wind farms in gusty areas of the U.S., like Texas, Iowa and South Dakota. While growth is expected to continue this year and next, the loss of a federal subsidy, the low price of natural gas, and slow growth in electricity demand, create an uncertain future for the industry.

### **Time to Fix Patents**

// The Economist

Patents are supposed to spread knowledge, but they often fail, because patent lawyers are masters of obfuscation. Instead, the system has created a parasitic ecology of trolls and defensive patent holders, who aim to block innovation, or at least to stand in its way unless they can grab a share of the spoils.

### Hackers Cut a Corvette's Brakes Via a Common Car Gadget

// Wired

Car hacking demonstrations have shown it's possible for digital attackers to cross the gap between a car's cellular-connected infotainment system and its steering and brakes. But new research suggests there may be an even easier way: through an entire industry of potentially insecure, Internet-enabled gadgets plugged directly into cars' most sensitive guts.

## **Your Fingerprint Could Be Stolen Remotely If Your Android Phone Has a Scanner**

// Fast Company

At the Black Hat conference last week, researchers revealed that fingerprint sensors on android phones are vulnerable to hackers.

## **As Phone Companies Ditch Copper, They Limit the Ability to Call During Blackouts**

// CS Monitor

Some telecoms embrace fiber and wireless phone lines, which are faster but do not supply electricity on their own, as copper lines do.

## **IBM's Watson Will Soon Be Able to See**

// Fast Company

IBM's famous cognitive computer can already beat the world's best "Jeopardy" players. It can create gourmet meals (sort of), help banks with complex financial operations, and attack important health care problems. Now, you can add sight to its skill set.

## **Taxi Insurance Firm in Trouble**

// The Philadelphia Inquirer

Another insurer of taxicabs in the Philadelphia region is in financial trouble, threatening for the second time in less than a year the ability of some taxi owners to insure their cabs and of accident victims to collect for their medical bills.



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